

From: [DMHC Licensing eFiling](#)  
Subject: APL 19-005 (OPL) - Plan Year 2020 QHP and QDP  
Filing Requirements - REVISED  
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Dear Health Plan Representative:

The DMHC offers current and prospective Qualified Health and Dental Plans, Covered California for Small Business Issuers, and **health plans offering non-grandfathered Individual and Small Group product(s) outside of the California Health Benefit Exchange (Covered California)**, guidance to assist in the preparation of Plan Year 2020 regulatory submissions, in compliance with the Knox-Keene Act at California Health and Safety Code Sections 1340 et seq. (Act) and regulations promulgated by the DMHC at California Code of Regulations, title 28 (Rules).

The DMHC has updated the Qualified Health Plans (QHPs) and the 2020 Plan Year Checklist for non-grandfathered Individual and Small Group product(s) off Covered California (outside of the Exchange). The updates to the above referenced Checklists include an updated reference to revised CMS guidance for renewal notices as well as further instructions regarding the Bronze HDHP benefit plan. For the Bronze HDHP benefit plan, supplemental guidance will be issued by the DMHC and plans should not submit this benefit plan with the initial submission of other benefit plan designs.

QHPs or prospective applicants should review the Plan Year 2020 QHP Checklist and attachments provided for regulatory requirements, deadlines, and filing expectations. Please see the checklist and accompanying attachments on the [DMHC website](#).

Health plans offering benefit plans off exchange should review the Plan Year 2020 Health Plan Product Checklist and attachments provided for regulatory requirements, deadlines, and filing expectations. Please see the checklist and accompanying attachments on the [DMHC website](#).

Thank you.